

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

VAUGHN L. RAUP
KIMBERLEY S. RAUP
Debtor(s)

Case No. 14-10917TPA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/21/2014.
- 2) The plan was confirmed on 10/23/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 03/01/2016, 05/13/2016, 04/20/2017, 04/12/2018, 06/06/2018, 03/08/2019, 06/14/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/17/2018.
- 5) The case was completed on 09/03/2019.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$41,950.02.
- 10) Amount of unsecured claims discharged without payment: \$101,366.13.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

| | |
|--|--------------|
| Total paid by or on behalf of the debtor | \$396,306.00 |
| Less amount refunded to debtor | \$0.00 |

NET RECEIPTS: **\$396,306.00**

Expenses of Administration:

| | |
|---------------------------------------|-------------|
| Attorney's Fees Paid Through the Plan | \$9,058.93 |
| Court Costs | \$0.00 |
| Trustee Expenses & Compensation | \$16,201.56 |
| Other | \$0.00 |

TOTAL EXPENSES OF ADMINISTRATION: **\$25,260.49**

Attorney fees paid and disclosed by debtor: \$647.00

Scheduled Creditors:

| Creditor Name | Class | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|----------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| ALLIED INTERSTATE | Unsecured | 957.78 | NA | NA | 0.00 | 0.00 |
| AMERICAN EXPRESS | Unsecured | 7,044.00 | NA | NA | 0.00 | 0.00 |
| AMERICAN INFOSOURCE LP O/B/O N | Unsecured | 2,670.29 | NA | NA | 0.00 | 0.00 |
| AMERICAN INFOSOURCE LP O/B/O N | Unsecured | 5,742.09 | 5,484.75 | 5,484.75 | 48.12 | 0.00 |
| ASSOCIATED RECOVERY SYSTEMS | Unsecured | 1,993.98 | NA | NA | 0.00 | 0.00 |
| ATLAS ACQUISITIONS LLC - AS ASSI | Unsecured | 5,944.07 | 0.00 | 0.00 | 0.00 | 0.00 |
| BANK OF AMERICA** | Unsecured | 2,111.49 | NA | NA | 0.00 | 0.00 |
| BANK OF AMERICA** | Unsecured | 668.00 | NA | NA | 0.00 | 0.00 |
| BL WHOLESALE | Unsecured | 2,139.63 | NA | NA | 0.00 | 0.00 |
| BLUESTONE INVESTMENTS INC | Unsecured | 335.84 | 335.84 | 335.84 | 2.95 | 0.00 |
| CAPITAL ONE(*) | Unsecured | 712.00 | NA | NA | 0.00 | 0.00 |
| CARTER LUMBER | Unsecured | 6,166.00 | NA | NA | 0.00 | 0.00 |
| CAVALRY SPV I LLC - ASSIGNEE(*) | Unsecured | 2,261.00 | 2,631.56 | 2,631.56 | 23.09 | 0.00 |
| CITIBANK NA(*)++ | Unsecured | 4,554.00 | NA | NA | 0.00 | 0.00 |
| CITIBANK NA(*)++ | Unsecured | 2,005.65 | NA | NA | 0.00 | 0.00 |
| CRAWFORD COUNTY TAX CLM BUR | Secured | 7,582.81 | 7,603.26 | 7,603.26 | 7,603.26 | 2,575.74 |
| DEUTSCHE BANK NATIONAL TRUST | Secured | 181,346.65 | 189,922.57 | 0.00 | 77,201.64 | 0.00 |
| DEUTSCHE BANK NATIONAL TRUST | Secured | 0.00 | 81,753.86 | 81,753.86 | 81,753.86 | 0.00 |
| DIRECTV (*) - TRUSTEE PAYMENTS | Unsecured | 81.75 | NA | NA | 0.00 | 0.00 |
| DISCOVER BANK(*) | Unsecured | 10,452.33 | 6,026.95 | 6,026.95 | 52.88 | 0.00 |
| ERIE COUNTY TAX CLAIM BUREAU* | Secured | 7,686.58 | 6,265.01 | 6,265.01 | 6,265.01 | 2,057.00 |
| ERIE COUNTY TAX CLAIM BUREAU* | Secured | 2,814.04 | 2,535.28 | 2,535.28 | 2,535.28 | 615.85 |
| ERIE COUNTY TAX CLAIM BUREAU* | Secured | 17,992.68 | 14,384.59 | 14,384.59 | 14,384.59 | 4,734.57 |
| FFS INCORPORATED | Unsecured | 3,476.00 | NA | NA | 0.00 | 0.00 |
| FIRST ENERGY* | Unsecured | 104.00 | NA | NA | 0.00 | 0.00 |
| FIRSTSOURCE ADVANTAGE, LLC | Unsecured | 3,427.56 | NA | NA | 0.00 | 0.00 |
| HUNTINGTON BANK | Unsecured | 2,326.64 | NA | NA | 0.00 | 0.00 |
| HUNTINGTON NATIONAL BANK(*) | Secured | 138,210.39 | 138,210.39 | 0.00 | 0.00 | 0.00 |
| HUNTINGTON NATIONAL BANK(*) | Secured | 0.00 | 44,560.07 | 0.00 | 0.00 | 0.00 |
| INTERNAL REVENUE SERVICE* | Priority | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| INTERNAL REVENUE SERVICE* | Unsecured | 0.00 | 318.25 | 318.25 | 2.79 | 0.00 |

| Scheduled Creditors: | | | | | | |
|--------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| Creditor Name | Class | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
| JPMORGAN CHASE BANK NA | Unsecured | 1,936.84 | NA | NA | 0.00 | 0.00 |
| LVNV FUNDING LLC, ASSIGNEE | Unsecured | 12,616.00 | 10,470.74 | 10,470.74 | 91.85 | 0.00 |
| MERCER COUNTY STATE BANK | Secured | 151,427.07 | NA | NA | 128,222.00 | 0.00 |
| NATIONAL ACTION FIN SERVICE++ | Unsecured | 1,619.68 | NA | NA | 0.00 | 0.00 |
| NATIONAL FUEL GAS | Unsecured | 254.00 | NA | NA | 0.00 | 0.00 |
| NATIONAL FUEL GAS | Unsecured | 122.00 | NA | NA | 0.00 | 0.00 |
| NATIONAL FUEL GAS | Unsecured | 255.00 | NA | NA | 0.00 | 0.00 |
| NATIONAL FUEL GAS | Unsecured | 186.00 | NA | NA | 0.00 | 0.00 |
| NATIONAL FUEL GAS DISTRIB CORP | Unsecured | 142.00 | 888.02 | 888.02 | 7.79 | 0.00 |
| NORTHWEST PHYSICIANS ASSOC | Unsecured | 106.00 | NA | NA | 0.00 | 0.00 |
| PA DEPARTMENT OF LABOR & INDU | Priority | NA | 2,372.53 | 2,372.53 | 2,372.53 | 0.00 |
| PA DEPARTMENT OF LABOR & INDU | Priority | 0.00 | 1,267.97 | 1,267.97 | 1,267.97 | 0.00 |
| PA DEPARTMENT OF LABOR & INDU | Secured | 3,741.05 | 3,741.05 | 3,741.05 | 3,741.05 | 797.93 |
| PA DEPARTMENT OF REVENUE* | Secured | 0.00 | 449.64 | 449.64 | 449.64 | 31.01 |
| PA DEPARTMENT OF REVENUE* | Priority | 1,596.22 | 20,294.20 | 20,294.20 | 20,294.20 | 0.00 |
| PA DEPARTMENT OF REVENUE* | Unsecured | 0.00 | 4,574.58 | 4,574.58 | 40.13 | 0.00 |
| PENELEC/FIRST ENERGY** | Unsecured | 128.13 | 2,205.44 | 2,205.44 | 19.34 | 0.00 |
| PNC BANK NA | Unsecured | 11,499.00 | NA | NA | 0.00 | 0.00 |
| SEARS/CITI CARD USA*++ | Unsecured | 5,742.00 | NA | NA | 0.00 | 0.00 |
| SELECT PORTFOLIO SVCG INC/FKA* | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| STEPHEN & MILDRED GRIB TRUST | Secured | 250,000.00 | NA | NA | 0.00 | 0.00 |
| STEPHEN & MILDRED GRIB TRUST | Secured | 175,000.00 | NA | NA | 0.00 | 0.00 |
| THD/CBSD | Unsecured | 4,554.00 | NA | NA | 0.00 | 0.00 |
| THD/CBSD | Unsecured | 2,005.65 | NA | NA | 0.00 | 0.00 |
| US BANK NA | Secured | 205,857.81 | 192,495.08 | 0.00 | 0.00 | 0.00 |
| WASHINGTON TOWNSHIP (WATER) | Secured | 860.31 | NA | 1,273.56 | 1,273.56 | 0.00 |
| WASHINGTON TOWNSHIP SEWER AI | Secured | 3,276.00 | NA | 4,136.31 | 4,136.31 | 0.00 |
| WASHINGTON TOWNSHIP SEWER AI | Secured | 2,946.70 | NA | NA | 0.00 | 0.00 |
| WASHINGTON TOWNSHIP SEWER AI | Secured | 1,933.00 | NA | NA | 0.00 | 0.00 |
| WASHINGTON TOWNSHIP SEWER AI | Secured | 1,235.00 | NA | 1,235.00 | 1,235.00 | 0.00 |
| WASHINGTON TOWNSHIP SEWER AI | Secured | 3,898.20 | NA | NA | 0.00 | 0.00 |
| WASHINGTON TOWNSHIP SEWER AI | Secured | 3,552.00 | NA | NA | 0.00 | 0.00 |
| WASHINGTON TOWNSHIP SEWER AI | Secured | 3,226.71 | NA | NA | 0.00 | 0.00 |
| WASHINGTON TOWNSHIP SEWER AI | Secured | 744.00 | NA | 4,279.34 | 4,279.34 | 0.00 |
| WASHINGTON TOWNSHIP SEWER AI | Priority | NA | NA | 382.17 | 382.17 | 0.00 |
| WASHINGTON TOWNSHIP SEWER AI | Priority | NA | NA | 1,053.34 | 1,053.34 | 0.00 |
| WASHINGTON TOWNSHIP SEWER AI | Priority | NA | NA | 1,493.72 | 1,493.72 | 0.00 |
| WASHINGTON TOWNSHIP** | Secured | 449.35 | NA | NA | 0.00 | 0.00 |

| Summary of Disbursements to Creditors: | | | |
|---|--------------------------|---------------------------|--------------------------|
| | <u>Claim Allowed</u> | <u>Principal Paid</u> | <u>Interest Paid</u> |
| Secured Payments: | | | |
| Mortgage Ongoing | \$0.00 | \$205,423.64 | \$0.00 |
| Mortgage Arrearage | \$81,753.86 | \$81,753.86 | \$0.00 |
| Debt Secured by Vehicle | \$0.00 | \$0.00 | \$0.00 |
| All Other Secured | \$45,903.04 | \$45,903.04 | \$10,812.10 |
| TOTAL SECURED: | \$127,656.90 | \$333,080.54 | \$10,812.10 |
| Priority Unsecured Payments: | | | |
| Domestic Support Arrearage | \$0.00 | \$0.00 | \$0.00 |
| Domestic Support Ongoing | \$0.00 | \$0.00 | \$0.00 |
| All Other Priority | \$26,863.93 | \$26,863.93 | \$0.00 |
| TOTAL PRIORITY: | \$26,863.93 | \$26,863.93 | \$0.00 |
| GENERAL UNSECURED PAYMENTS: | \$32,936.13 | \$288.94 | \$0.00 |

| | |
|------------------------------|----------------------------|
| Disbursements: | |
| Expenses of Administration | <u>\$25,260.49</u> |
| Disbursements to Creditors | <u>\$371,045.51</u> |
| TOTAL DISBURSEMENTS : | <u>\$396,306.00</u> |

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/22/2019

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.